

Attorney Docket No. 47004.000049  
Application Serial No. 09/630,595

1-25. (canceled)

26. (currently amended) A method of authorizing transponder-enabled transactions,  
comprising:

receiving by a transponder server of at least one of an issuing bank,  
a financial institution or a credit network at least some transponder  
identification information emitted from a transponder substantially upon  
presentation of both the transponder and a transaction for payment at a  
point of sale device, the payment comprising a payment amount;

retrieving at least some financial account information linked to the  
transponder identification information in an account table, the financial  
account information comprising ~~at least one of~~ account number  
information, account type information, account balance information, and  
account limit information;

determining by an authorization unit authorization for charging at  
least some of the payment amount to a financial account represented by  
the financial account information based on the payment amount and at  
least some of the financial account information; and

communicating authorization to the point of sale device[[]].

wherein the transponder identification information does not  
comprise financial account information.

DO NOT ENTER  
Q4 11/21/04